

## CONSTRUCTION PROFESSIONAL APPETITE GUIDE

### MINIMUM PREMIUM

\$100,000 per policy  
\$4,000 per million

### CAPACITY

\$10M capacity

### COVERAGES AVAILABLE

#### Contractors Protective, Professional, and Pollution (CP3) Liability

- Practice (primary and/or excess)
- Project Specific (primary and/or excess)

### TARGETED CLASSES

#### Practice Policies

- General Contractors
- Design Build Contractors
- Construction Managers
- EPC Contractors

#### Projects – Minimum Construction value of \$75M

- Healthcare
- Infrastructure and Transportation Facilities
- Manufacturing Facilities
- Higher Education
- Commercial Buildings (hotels, offices, etc.)
- Energy

### RESTRICTIONS

Environmental Contractors  
Nuclear  
Residential

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## CP3 COVERAGE HIGHLIGHTS

- **Five Coverage Parts**

- Professional Liability – Claims Made
- Protective Liability – Claims Made
- Pollution Liability – Occurrence (including microbial, transportation and non-owned disposal site)
- Rectification of Design Defect
- Mitigation of Pollution

- **Broad named insured wording**

- **No “Hammer” clause**

- **Ten (10) day notice period for rectification and mitigation claims**

- **Definition of professional services includes technical consultant, LEED professional and technology services**

- **Coverage Extensions (outside of policy limits):**

- Ontario Human Rights Act, The Occupational Health & Safety Act, or any similar provincial or territorial, state or local act for legal expense reimbursement
- Bankruptcy of Design Professional
- Court Attendance Costs
- Public Relations Costs
- Subpoena Defence Expense

- **Mechanism to deal with Limitation of Liability in contract with design professionals**

- **Worldwide coverage where allowable by law including financial interest coverage.**

- **Blanket waiver of subrogation**

- **Blanket excess of project specific policies providing similar coverage**

- **Insured status under Contractors Pollution Liability extends to clients and others when required under written contract, permit or agreement executed prior to the occurrence of pollution.**

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## CONTACTS

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